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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
WESTERN DISTRICT OF TENNESSEE	_	
Case number (if known)	_ Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

04/20

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your pictu exar licen	e the name that is on government-issued ure identification (for nple, your driver's use or passport).	Albertina First name Lastine Middle name Mason	First name Middle name
		ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	used Inclu	other names you have d in the last 8 years ade your married or den names.	Albertina Lastine Porter	
3.	youi num Indi	the last 4 digits of r Social Security aber or federal vidual Taxpayer tification number	xxx-xx-3796	

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Debtor 1 Albertina Lastine Mason

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs. Business name(s) EIN	☐ I have not used any business name or EINs. Business name(s) EIN
5.	Where you live	7520 High Sons Dr	If Debtor 2 lives at a different address:
		7529 High Seas Dr Millington, TN 38053 Number, Street, City, State & ZIP Code Shelby County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number, P.O. Box, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408.)	Check one: ☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

		Document	Page 3 of 52	
Debtor 1	Albertina Lastine Mason		Case number (if known)	

7.	The chapter of the Bankruptcy Code you are			rief description of each, see <i>Notice Require</i> go to the top of page 1 and check the appro	d by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy priate box.		
	choosing to file under	☐ Chapter 7					
			Chapter 11				
			Chapter 12				
		■ C	hapter 13				
8.	How you will pay the fee		about how yo	u may pay. Typically, if you are paying the feattorney is submitting your payment on your	check with the clerk's office in your local court for more details be yourself, you may pay with cash, cashier's check, or money behalf, your attorney may pay with a credit card or check with		
				the fee in installments. If you choose this e in Installments (Official Form 103A).	option, sign and attach the Application for Individuals to Pay		
			I request that but is not req applies to you	t my fee be waived (You may request this our uired to, waive your fee, and may do so only ir family size and you are unable to pay the t	ption only if you are filing for Chapter 7. By law, a judge may, if your income is less than 150% of the official poverty line that ee in installments). If you choose this option, you must fill out		
			the Application	n to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.		
Э.	Have you filed for bankruptcy within the last 8 years?	■ N					
	iasi o years:	Ц 16	es. District	When	Case number		
			District	When	Case number		
			District	When	Case number		
10	Are any bankruptcy						
	cases pending or being filed by a spouse who is	■ N					
	not filing this case with you, or by a business partner, or by an affiliate?						
			Debtor		Relationship to you		
			District	When	Case number, if known		
			Debtor		Relationship to you		
			District	When	Case number, if known		
11.	Do you rent your residence?	□ N	o. Go to I	ne 12.			
	residence :	■ Ye	es. Has yo	ur landlord obtained an eviction judgment ag	ainst you?		
			•	No. Go to line 12.			
				Yes. Fill out Initial Statement About an Evic	tion Judgment Against You (Form 101A) and file it with this		

Document Page 4 of 52 Case number (if known) Debtor 1 **Albertina Lastine Mason** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to Chapter 11 of the proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or Bankruptcy Code, and you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, are you a small business cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. debtor or a debtor as § 1116(1)(B). defined by 11 U.S.C. § 1182(1)? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). ☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I ☐ Yes. choose to proceed under Subchapter V of Chapter 11. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any property that needs If immediate attention is needed, why is it needed? immediate attention?

Number, Street, City, State & Zip Code

Where is the property?

For example, do you own perishable goods, or livestock that must be fed,

or a building that needs urgent repairs?

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Debtor 1 Albertina Lastine Mason

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Albertina Lastine	Mason		Case numbe	r (if known)	
Part	6: Answer These Quest	ions for R	eporting Purposes			
16.	What kind of debts do you have?	16a.		onsumer debts? Consumer debts are define sonal, family, or household purpose."	ned in 11 U.S.C. § 101(8) as "incurred by an	
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
		16b.		usiness debts? Business debts are debts estment or through the operation of the busi		
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you o	owe that are not consumer debts or busines	s debts	
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter	7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ Yes.		Do you estimate that after any exempt proprailable to distribute to unsecured creditors?	erty is excluded and administrative expenses	
			□ No			
			☐ Yes			
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1 □ 200-9	99	☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000	
19.	How much do you estimate your assets to be worth?	□ \$100,	550,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion	
20.	How much do you estimate your liabilities to be?	□ \$100,	550,000 001 - \$100,000 001 - \$500,000 001 - \$1 million	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion	
Part	7: Sign Below					
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.				
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
			attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this nent, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
		I request	quest relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
		bankrupt and 357	cy case can result in fines up	, concealing property, or obtaining money o to \$250,000, or imprisonment for up to 20 y	r property by fraud in connection with a ears, or both. 18 U.S.C. §§ 152, 1341, 1519,	
		Albertii	na Lastine Mason e of Debtor 1	Signature of Debto	72	

Executed on 3/15/2022

MM / DD / YYYY

Executed on

MM / DD / YYYY

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Debtor 1 Albertina Lastine Mason Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ B. David Sweeney	Date	3/15/2022
Signature of Attorney for Debtor		MM / DD / YYYY
B. David Sweeney 012821 Printed name		
The Sweeney Law Firm, P.C.		
P.O. Box 341698 Memphis, TN 38184		
Number, Street, City, State & ZIP Code		
Contact phone 901-523-2323	Email address	david@sweeneylawpc.com
012821 TN		<u></u>
Bar number & State		

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Albertina Lastine	Mason		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	WESTERN DISTRICT C	OF TENNESSEE	
Case number				
(if known)				☐ Check if this amended fi

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

		Your as Value o	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	12,126.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	12,126.00
Pai	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	18,598.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	51,651.67
	Your total liabilities	\$	70,249.67
Pai	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,737.43
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,199.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	r other sch	nedules.
7.	■ Yes What kind of debt do you have?		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

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Debtor 1 Albertina Lastine Mason Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

2,905.85

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cla	im
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	32,429.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	32,429.00

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		Document	Page 10 of 52		
Fill in this inforn	nation to identify your ca	se and this filing:			
Debtor 1	Albertina Lastine M	lason			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
	nkruntay Court for the	VESTERN DISTRICT OF TENI	JECCEE		
United States Ba	rikrupicy Court for the. v	VESTERN DISTRICT OF TEN	NESSEE		
Case number _			_		☐ Check if this is an
					amended filing
Official Fo	rm 106A/B				
Schedul	e A/B: Prope	ertv			12/15
n each category, s	eparately list and describe in	tems. List an asset only once. If			
	e space is needed, attach a s	as possible. If two married peopl separate sheet to this form. On th			
Part 1: Describe	Each Residence, Building, L	and, or Other Real Estate You O	wn or Have an Interest In		
. Do you own or h	nave any legal or equitable in	nterest in any residence, building	, land, or similar property?		
No. Go to Pari	t 2.				
☐ Yes. Where is	s the property?				
Part 2: Describe	Your Vehicles				
□ No ■ Yes					
o.i mako.	Chevrolet	Who has an interest in th	ne property? Check one	Do not deduct secured cl the amount of any secure	
	Trailblazer	Debtor 1 only		Creditors Who Have Clair	ms Secured by Property.
Year:Approximate	2006 e mileage:	□ Debtor 2 only □ Debtor 1 and Debtor 2	only	Current value of the entire property?	Current value of the portion you own?
Other inforn		At least one of the deb	•	anna proporty	,,
VIN: 1GN	IDS13S862106800				
*Jointly o	owned with mother	Check if this is comm (see instructions)	unity property	\$4,075.00	\$2,037.50
3.2 Make: I	Nissan	Who has an interest in the	ne property? Check one	Do not deduct secured cl	
_	Rogue	Debtor 1 only	ic property: Check one	the amount of any secure Creditors Who Have Clair	
_	2016	Debtor 2 only		Current value of the	Current value of the
Approximate	e mileage:	Debtor 1 and Debtor 2	only	entire property?	portion you own?
Other inforn		At least one of the deb	tors and another		
	MAT2MT8GP716996 owned with mother	Check if this is comm (see instructions)	unity property	\$16,725.00	\$8,362.50
		's and other recreational veh al watercraft, fishing vessels, so			
☐ Yes					

Official Form 106A/B Schedule A/B: Property page 1

5 1	Case 22-20		Filed 03/16/22 Document	Page 11 of 52	
Debtor 1	Albertina Lasti	ine Mason		Case number (if known)
				om Part 2, including any entries fo	
Part 3: De	scribe Your Personal	l and Household Iter	ms		
Do you ov	vn or have any leg	al or equitable inte	erest in any of the follow	ring items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
<i>Exampl</i> □ No	old goods and furi les: Major appliance		china, kitchenware		
■ Yes.	Describe				
		Household Furni Location: 7529 H	ture igh Seas Dr, Millingt	on TN 38053	\$500.00
□ No	es: Televisions and		o, stereo, and digital equi dia players, games	oment; computers, printers, scanners;	music collections; electronic devices
	E	Electronics			
	լ	_ocation: 7529 H	igh Seas Dr, Millingt	on TN 38053	\$200.00
Exampl		gurines; paintings, p s, memorabilia, coll		oks, pictures, or other art objects; star	mp, coin, or baseball card collections;
Exampl No	ent for sports and les: Sports, photogra musical instrum Describe	aphic, exercise, and	I other hobby equipment;	bicycles, pool tables, golf clubs, skis;	canoes and kayaks; carpentry tools;
■ No	oles: Pistols, rifles, s	shotguns, ammuniti	on, and related equipmen	t	
11. Clothe Examp		es, furs, leather coa	ats, designer wear, shoes	, accessories	
			nd Other Necessary a ligh Seas Dr, Millingto	and Proper Wearing Apparel on TN 38053	\$500.00
■ No		lry, costume jewelry	v, engagement rings, wed	ding rings, heirloom jewelry, watches.	gems, gold, silver

13. **Non-farm animals** *Examples:* Dogs, cats, birds, horses

■ No

☐ Yes. Describe.....

		ļ	Document	Page 12	of 52	
Debtor 1	Albertina Lastine M	ason			Case number (if known)	
14. Any o ■ No	other personal and house	hold items you di	d not already list,	including any	health aids you did not list	
	Give specific information					
— 163	s. Give specific information				_	
	the dollar value of all of Part 3. Write that number				pages you have attached 	\$1,200.00
					L	
Part 4:	escribe Your Financial Asse	ts				
Do you o	own or have any legal or e	equitable interest i	in any of the follo	wing?		Current value of the portion you own? Do not deduct secured
						claims or exemptions.
☐ No					n hand when you file your petitio	n
					Cash on Hand Location: 7529 High Seas Dr, Millington TN	
					38053	\$20.00
□ No ■ Yes	institutions. If you ha	Checking	Institution			\$1.00
		Onecking	1141710	uorar Oroan (—
	17.2.	Savings	Navy Fe	deral Credit U	Jnion	\$5.00
	s, mutual funds, or publingles: Bond funds, investm		orokerage firms, mo	oney market acc	counts	
	i	Institution or issue	er name:			
	······································					
	oublicly traded stock and venture	interests in incor	porated and unin	corporated bus	sinesses, including an interest	in an LLC, partnership, and
	s. Give specific information	about them				
		me of entity:			% of ownership:	
Nego	rnment and corporate bo tiable instruments include negotiable instruments are	personal checks, ca	ashiers' checks, pr	omissory notes,	and money orders.	
	:. Give specific information Iss	about them uer name:				
	ement or pension accounnples: Interests in IRA, ERI		403(b), thrift savin	ngs accounts, or	other pension or profit-sharing p	olans
_	s. List each account separa Type	tely. of account:	Institution	name:		

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Debtor 1 Albertina Lastine Mason

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Case number (if known)

401(k) Former Employer \$500.00

		used deposits you have made so that you may nts with landlords, prepaid rent, public utilities (continue service or use from a company (electric, gas, water), telecommunications companies, on name or individual:	or others
23.	Annuities (A contrac	ct for a periodic payment of money to you, eithe	r for life or for a number of years)	
	■ No □ Yes	Issuer name and description.		
24.	26 U.S.C. §§ 530(b)(1	ation IRA, in an account in a qualified ABLE I), 529A(b), and 529(b)(1).	program, or under a qualified state tuition program	n.
	■ No □ Yes	Institution name and description. Separately fi	le the records of any interests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or ■ No	future interests in property (other than any	thing listed in line 1), and rights or powers exercisa	able for your benefit
	☐ Yes. Give specific	information about them		
26.		, trademarks, trade secrets, and other intelledomain names, websites, proceeds from royaltic		
	☐ Yes. Give specific	information about them		
	Examples: Building p No		ation holdings, liquor licenses, professional licenses	
	☐ Yes. Give specific	information about them		
M	oney or property owe	ed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to	o you		
	■ No			
	☐ Yes. Give specific i	information about them, including whether you	already filed the returns and the tax years	
	Family support Examples: Past due ■ No □ Yes. Give specific i		upport, maintenance, divorce settlement, property settl	ement
30.			benefits, sick pay, vacation pay, workers' compensation	on, Social Security
	☐ Yes. Give specific	information		
31.	_ :		int (HSA); credit, homeowner's, or renter's insurance	
	■ No □ Yes. Name the insu	urance company of each policy and list its value Company name:	e. Beneficiary:	Surrender or refund value:

Official Form 106A/B Schedule A/B: Property page 4

Case 22-20990 Doc 1 Filed 03/16/22 Entered 03/16/22 12:14:04 Desc Main Document Page 14 of 52 Debtor 1 Case number (if known) Albertina Lastine Mason 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. \$526.00

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

- 37. Do you own or have any legal or equitable interest in any business-related property?
 - No. Go to Part 6.
 - ☐ Yes. Go to line 38.

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

Describe All Property You Own or Have an Interest in That You Did Not List Above

- 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?
 - No. Go to Part 7.
 - ☐ Yes. Go to line 47.

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

■ No

Part 7:

- ☐ Yes. Give specific information.......
- 54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$10,400.00 57. Part 3: Total personal and household items, line 15 \$1,200.00 58. Part 4: Total financial assets, line 36 \$526.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$12,126.00 Copy personal property total \$12,126.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$12,126.00

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Debtor 1 Albertina Lastine Mason Case number (if known)

Official Form 106A/B Schedule A/B: Property page 6

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Fill in this infor					
Debtor 1	Albertina Lastine				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		WESTERN DISTRICT O	OF TENNESSEE		
Case number					
(if known)					Check if this is an
					amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	· · · · · · · · · · · · · · · · · ·		Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2006 Chevrolet Trailblazer VIN: 1GNDS13S862106800	\$2,037.50		\$2,037.50	Tenn. Code Ann. § 26-2-103
*Jointly owned with mother Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
2016 Nissan Rogue VIN: KNMAT2MT8GP716996	\$8,362.50		\$1.00	Tenn. Code Ann. § 26-2-103
*Jointly owned with mother Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
Household Furniture Location: 7529 High Seas Dr,	\$500.00		\$500.00	Tenn. Code Ann. § 26-2-103
Millington TN 38053 Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Electronics Location: 7529 High Seas Dr,	\$200.00		\$1.00	Tenn. Code Ann. § 26-2-103
Millington TN 38053 Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Clothing Items and Other Necessary and Proper Wearing Apparel	\$500.00		\$500.00	Tenn. Code Ann. § 26-2-104
Location: 7529 High Seas Dr, Millington TN 38053 Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit	

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De	ebtor 1 Albertina Lastine Mason			Case number (if known)		
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
	Cash on Hand Location: 7529 High Seas Dr,	\$20.00		\$20.00	Tenn. Code Ann. § 26-2-103	
N	Millington TN 38053 Line from Schedule A/B: 16.1			100% of fair market value, up to any applicable statutory limit		
	Checking: Navy Federal Credit Union Line from Schedule A/B: 17.1	\$1.00		\$1.00	Tenn. Code Ann. § 26-2-103	
	Line from Scriedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit		
	Savings: Navy Federal Credit Union Line from Schedule A/B: 17.2	Jnion \$5.00		\$5.00	Tenn. Code Ann. § 26-2-103	
	Line from Scriedule A/B. 11.2			100% of fair market value, up to any applicable statutory limit		
	401(k): Former Employer Line from Schedule A/B: 21.1	\$500.00	•	100%	Tenn. Code Ann. § 26-2-111(1)(D)	
	Line IIoiii Schedule A/B. 21-1			100% of fair market value, up to any applicable statutory limit	20-2-111(1)(0)	
3.	Are you claiming a homestead exemption o (Subject to adjustment on 4/01/22 and every 3 No			ed on or after the date of adjustmen	t.)	
	_					
	Yes. Did you acquire the property covered	d by the exemption wi	thin 1	215 days before you filed this case?	•	
	□ No					
	☐ Yes					

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		Document	Page 18	of 52		
Fill in this inf	ormation to identify you	ır case:				
Debtor 1	Albertina Lastir	ne Mason				
	First Name	Middle Name	Last Name		-	
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the	: WESTERN DISTRICT OF TEI	NNESSEE			
Case number						
(if known)					☐ Check	if this is an
					amend	ded filing
Official Fo	orm 106D					
Schedul	e D: Creditors	Who Have Claims	Secured	by Propert	V	12/15
	the Additional Page, fill it	If two married people are filing togetl out, number the entries, and attach it				
1. Do any credit	ors have claims secured by	y your property?				
☐ No. Ch	eck this box and submit t	his form to the court with your othe	r schedules. Yo	u have nothing else t	o report on this form.	
Yes. F	ill in all of the information	below.				
Part 1: Lis	t All Secured Claims					
				Column A	Column B	Column C
		more than one secured claim, list the cross a particular claim, list the other creditor		Amount of claim	Value of collateral	Unsecured
much as possib	le, list the claims in alphabeti	cal order according to the creditor's nan	ne.	Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Old Hid	kory Credit Uni	Describe the property that secures	the claim:	\$17,472.00	\$16,725.00	\$747.00
Creditor's N	Name	2016 Nissan Rogue		<u> </u>		
		VIN: KNMAT2MT8GP716996	-			
		*Jointly owned with mother				
	140478	As of the date you file, the claim is: apply.	Check all that			
Nashvi	lle, TN 37214	☐ Contingent				
Number, S	treet, City, State & Zip Code	☐ Unliquidated				
	1.140	Disputed				
_	e debt? Check one.	Nature of lien. Check all that apply.				
Debtor 1 onl	•	An agreement you made (such as car loan)	mortgage or secu	ured		
Debtor 2 onl		_ ′				
Debtor 1 and	· ·	☐ Statutory lien (such as tax lien, med Judgment lien from a lawsuit	ecnanic's lien)			
_	of the debtors and another	_	Burchasa M	Ionay Sagurity		
community	s claim relates to a y debt	Other (including a right to offset)	-urchase IV	loney Security		
	Opened					
	08/20 Last					
	Active					

Date debt was incurred 12/03/21

Last 4 digits of account number

0001

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Debtor 1 Albertina Lastine Mason			Case number (if known)				
First Name	Middle N	lame Last Name					
2.2 World Finance	e Company	Describe the property that secures the cl	aim:	\$1,126.00	\$200.00	\$926.00	
Creditor's Name		Electronics Location: 7529 High Seas Dr, Millington TN 38053					
Po Box 6429 Greenville, SC	29607	As of the date you file, the claim is: Check apply. Contingent	all that				
Number, Street, City, S	State & Zip Code	☐ Unliquidated ☐ Disputed					
Who owes the debt?	Check one.	Nature of lien. Check all that apply.					
■ Debtor 1 only □ Debtor 2 only		☐ An agreement you made (such as mortg car loan)	age or secured				
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, mechanic's lien)					
☐ At least one of the deb	otors and another	☐ Judgment lien from a lawsuit					
☐ Check if this claim recommunity debt	elates to a	Other (including a right to offset)					
Date debt was incurred	Opened 11/11/21 Last Active 02/22	Last 4 digits of account number	9401				
_							
Add the dollar value of	f your entries in C	Column A on this page. Write that number h	ere:	\$18,598.00			
If this is the last page Write that number her	•	the dollar value totals from all pages.		\$18,598.00			

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

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		Docum	ent Page 20 of 52	
Fill in this	information to identify your	case:		
Debtor 1	Albertina Lastine	Mason		
Debtor 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filir	ng) First Name	Middle Name	Last Name	
United Sta	tes Bankruptcy Court for the:	WESTERN DISTRIC	Γ OF TENNESSEE	
Case numb	oer			Check if this is an
()			–	amended filing
				g
Official	Form 106E/F			
Schedu	Ile E/F: Creditors W	ho Have Unse	cured Claims	12/15
Schedule G: Schedule D: left. Attach t name and ca	Executory Contracts and Unexp Creditors Who Have Claims Sec he Continuation Page to this pag ase number (if known).	ired Leases (Official Forn ured by Property. If more le. If you have no informa	m. Also list executory contracts on Schedule A/B: Property (Officen 106G). Do not include any creditors with partially secured claims space is needed, copy the Part you need, fill it out, number the ention to report in a Part, do not file that Part. On the top of any add	s that are listed in ntries in the boxes on the
	List All of Your PRIORITY Ur			
^	creditors have priority unsecure	d claims against you?		
■ No.	Go to Part 2.			
☐ Yes.				
Part 2:	List All of Your NONPRIORIT	V Uncoured Claims		
3. Do any	creditors have nonpriority unsec	cured claims against you	<i>t</i>	
∐ No. `	You have nothing to report in this p	art. Submit this form to the	court with your other schedules.	
Yes.				
unsecur	ed claim, list the creditor separately	y for each claim. For each o	order of the creditor who holds each claim. If a creditor has more the claim listed, identify what type of claim it is. Do not list claims already in the claim salready in the	cluded in Part 1. If more
				Total claim
4.1 A c	dvance Financial	Last 4 dig	gits of account number	\$800.00
	npriority Creditor's Name			· · · · · · · · · · · · · · · · · · ·
	0 Oceanside Dr. ashville, TN 37204	When wa	s the debt incurred?	_
	mber Street City State Zip Code	As of the	date you file, the claim is: Check all that apply	
Wh	no incurred the debt? Check one.			
	Debtor 1 only	☐ Contin	gent	
	Debtor 2 only	☐ Unliqui	_	
	Debtor 1 and Debtor 2 only	☐ Disput		
	At least one of the debtors and and	_ '	ONPRIORITY unsecured claim:	
	Check if this claim is for a com	П	nt loans	
del	bt	_	tions arising out of a separation agreement or divorce that you did not	
ls t	the claim subject to offset?		priority claims	
	No	☐ Debts	to pension or profit-sharing plans, and other similar debts	
	Yes	Other.	Specify	
				_

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Debtor 1 Albertina Lastine Mason Case number (if known) 4.2 \$812.11 **Best Buy** Last 4 digits of account number 7365 Nonpriority Creditor's Name P.O. Box 5238 When was the debt incurred? Carol Stream, IL 60197 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 **Cashnet USA** \$581.56 Last 4 digits of account number Nonpriority Creditor's Name 175 West Jackson When was the debt incurred? **Suite 1000** Chicago, IL 60604 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.4 Citibank Last 4 digits of account number 5976 \$215.00 Nonpriority Creditor's Name Opened 03/18 Last Active Attn: Bankruptcy P.O. Box 790034 When was the debt incurred? 3/27/18 St Louis, MO 63179 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts No

☐ Yes

■ Other. Specify Credit Line Secured

Document Page 22 of 52 Debtor 1 Albertina Lastine Mason Case number (if known) Credence Resource Management, 1407 \$6,541.00 4.5 LLC Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 01/22** 4222 Trinity Mills Road Suite 260 Dallas, TX 75287 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No ■ Other. Specify Collection Attorney At T ☐ Yes 4.6 **Department of Education/Nelnet** Last 4 digits of account number \$15,646.00 8899 Nonpriority Creditor's Name Opened 7/25/18 Last Active Attn: Bankruptcy Po Box 82561 When was the debt incurred? 2/02/22 Lincoln, NE 68501 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.7 Department of Education/Nelnet Last 4 digits of account number \$10,446.00 8799 Nonpriority Creditor's Name Attn: Bankruptcy Opened 7/25/18 Last Active Po Box 82561 When was the debt incurred? 2/02/22 Lincoln, NE 68501 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

Official Form 106 E/F

■ No
□ Yes

Other. Specify

☐ Debts to pension or profit-sharing plans, and other similar debts

Educational

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DCDIO	Albertina Lastine Mason		Case Harriber (ii known)	
4.8	Department of Education/Nelnet	Last 4 digits of account number	6299	\$4,003.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 82561 Lincoln, NE 68501 Number Street City State Zip Code	When was the debt incurred? As of the date you file, the claim in	Opened 2/27/20 Last Active 2/28/22 s: Check all that apply	
	Who incurred the debt? Check one.	•	,	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loans	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
		Educationa	I	
4.9	Department of Education/Nelnet	Last 4 digits of account number	6199	\$2,334.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 82561 Lincoln, NE 68501	When was the debt incurred?	Opened 2/27/20 Last Active 2/28/22	
	Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	Student loansObligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims		
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	l	
4.1 0	First Progress	Last 4 digits of account number	9759	\$147.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 9053	When was the debt incurred?	Opened 03/18 Last Active 06/18	
	Johnson City, TN 37615 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	s: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	<u> </u>	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	∏ yes	Other Specify Credit Card	1	

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Page 24 of 52 Document Case number (if known) Debtor 1 Albertina Lastine Mason 4.1 **Fortiva** 3804 \$475.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 09/20 Last Active Po Box 105555 When was the debt incurred? 5/03/21 Atlanta, GA 30348 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.1 Midland Funding, LLC 3657 \$591.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Attn: Bankruptcy When was the debt incurred? **Opened 07/16** Po Box 939069 San Diego, CA 92193 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Factoring Company Account Credit One** ☐ Yes Other. Specify Bank N.A. 4.1 National Credit Adjusters, LLC 3037 \$420.00 Last 4 digits of account number Nonpriority Creditor's Name 327 West 4th Avenue Opened 08/20 Last Active Po Box 3023 When was the debt incurred? 10/16 Hutchinson, KS 67504 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

Other. Specify

☐ Debts to pension or profit-sharing plans, and other similar debts

Bank And Trust Tot

Factoring Company Account Mid-America

Is the claim subject to offset?

Case 22-20990 Doc 1 Filed 03/16/22 Entered 03/16/22 12:14:04 Desc Main Page 25 of 52 Document Debtor 1 Albertina Lastine Mason Case number (if known) 4.1 National Credit Systems, Inc. 8021 \$1,710.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Attn: Bankruptcy Opened 12/21 Last Active Po Box 312125 When was the debt incurred? 08/19 Atlanta, GA 31131 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Villages Of Gallatin** Other. Specify ☐ Yes **Apts** 4.1 \$474.00 **Pbcapigrp** 5468 Last 4 digits of account number Nonpriority Creditor's Name 455 Center Rd When was the debt incurred? Opened 3/22/21 West Seneca, NY 14224 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not debt report as priority claims Is the claim subject to offset? ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 01 Purchasing Power ☐ Yes 4.1 **Progressive Leasing** \$600.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? c/o Bankruptcy Dept. 256 West Data Drive Draper, UT 84020 Number Street City State Zip Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only

 Draper, UT 84020

 Number Street City State Zip Code
 As of the date you file, the claim is: Check all that apply

 Who incurred the debt? Check one.
 Contingent

 □ Debtor 1 only
 □ Contingent

 □ Debtor 2 only
 □ Unliquidated

 □ Debtor 1 and Debtor 2 only
 □ Disputed

 □ At least one of the debtors and another
 □ Student loans

 □ Check if this claim is for a community debt
 □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

 ■ No
 □ Debts to pension or profit-sharing plans, and other similar debts

 ■ Yes
 ■ Other. Specify
 Lease Arrears

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Debtor 1 Albertina Lastine Mason Case number (if known)

Resurgent Capital Services	Last 4 digits of account number	6317	\$437.0
Nonpriority Creditor's Name Attn: Bankruptcy		Opened 02/21 Last Active	
Po Box 10497 Greenville, SC 29603	When was the debt incurred?	10/20	
Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.			
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	■ Other. Specify Missouri	Company Account Bank Of	
Selfinc/lead	Last 4 digits of account number	6503	\$120.0
Nonpriority Creditor's Name Attn: Bankruptcy 515 Congress Avenue #2200	When was the debt incurred?	Opened 11/20 Last Active 3/11/21	
Austin, TX 78701 Number Street City State Zip Code	As of the date you file, the claim i	is: Check all that apply	
Who incurred the debt? Check one.	, i		
■ Debtor 1 only	☐ Contingent		
☐ Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
☐ Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Credit Line	Secured	
Velocity Investments, LIc	Last 4 digits of account number	5189	\$594.0
Nonpriority Creditor's Name Attn: Bankruptcy 1800 Route 34n, Suite 305 Wall, NJ 07719	When was the debt incurred?	Opened 05/21 Last Active 10/20	
Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
☐ Debtor 1 and Debtor 2 only	☐ Disputed		
lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
No	Debts to pension or profit-sharing		
		Company Account Genesis Fs	

Debtor 1 Albertina Lastine Mason Page 27 of 52

Case number (if known)

4.2	Verizon Wireless	Last 4 digits of account numb	er 0001		\$4,705.00
U	Nonpriority Creditor's Name				
	Attn: Bankruptcy 500 Technology Dr, Ste 599	When was the debt incurred?	Opened 05/21 11/30/21	Last Active	-
	Weldon Springs, MO 63304 Number Street City State Zip Code Who incurred the debt? Check one.	As of the date you file, the clai	m is: Check all that app	ly	
	■ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	_				
	Debtor 1 and Debtor 2 only	Disputed	and alaim.		
	At least one of the debtors and another	Type of NONPRIORITY unsecu	ired ciaim:		
	Check if this claim is for a community	☐ Student loans			
	debt Is the claim subject to offset?	Obligations arising out of a sereport as priority claims	eparation agreement or	divorce that you did not	
	_	Debts to pension or profit-sha	oring plans, and other si	milar dobte	
	■ No				
	Yes	Other. Specify			-
Part 3:	List Others to Be Notified About a De	ebt That You Already Listed			
is tryii have i	is page only if you have others to be notified ng to collect from you for a debt you owe to s nore than one creditor for any of the debts th d for any debts in Parts 1 or 2, do not fill out	omeone else, list the original credito at you listed in Parts 1 or 2, list the a	r in Parts 1 or 2, then li	ist the collection agency	y here. Similarly, if you
	nd Address	On which entry in Part 1 or Part 2 did y	_		
	Mobility ox 6416	Line 4.5 of (Check one):		th Priority Unsecured Clai	
_	Stream, IL 60197-6416		Part 2: Creditors wi	th Nonpriority Unsecured	Claims
Ouror	O. 10 am, 12 00 101 0410	Last 4 digits of account number			
Namo ai	nd Address	On which entry in Part 1 or Part 2 did y	you list the original credit	tor?	
Citiba		Line 4.4 of (Check one):	•	th Priority Unsecured Clai	ims
Ро Во	x 6217	<u></u> (,		th Nonpriority Unsecured	
Sioux	Falls, SD 57117		- Fait 2. Cleditors wi	in Nonphonity Onsecured	Ciairis
		Last 4 digits of account number			
	nd Address	On which entry in Part 1 or Part 2 did y	_		
LLC	nce Resource Management,	Line 4.5 of (Check one):		th Priority Unsecured Clai	
_	Frinity Mills Suite 260		Part 2: Creditors wi	th Nonpriority Unsecured	Claims
	, TX 75287				
	•	Last 4 digits of account number			
Name a	nd Address	On which entry in Part 1 or Part 2 did y	ou list the original credi	tor?	
Depar	tment of Education/Nelnet	Line 4.6 of (Check one):		th Priority Unsecured Clai	ims
	x 82561		Part 2: Creditors wi	th Nonpriority Unsecured	Claims
Lincol	n, NE 68501	Last 4 digits of account number			
	nd Address	On which entry in Part 1 or Part 2 did y	•		
	tment of Education/Nelnet x 82561	Line 4.7 of (Check one):		th Priority Unsecured Clai	
	n, NE 68501		Part 2: Creditors wi	th Nonpriority Unsecured	Claims
L	III, NE 00001	Last 4 digits of account number			
NI	- 4 A 4 4	On which against Book 4 on Book 6 did a	!!=4.41= - =!=!==1	10	
	nd Address tment of Education/Nelnet	On which entry in Part 1 or Part 2 did y Line 4.8 of (Check one):		tor <i>?</i> th Priority Unsecured Clai	ime
	x 82561	Line <u>110</u> of (Check one).		th Nonpriority Unsecured	
Lincol	n, NE 68501		- Fait 2. Creditors Wi	an monthionay onsecured	CiaiiIIS
		Last 4 digits of account number			
Name a	nd Address	On which entry in Part 1 or Part 2 did y	ou list the original credi	tor?	
	tment of Education/Nelnet	Line 4.9 of (Check one):		th Priority Unsecured Clai	ims
	x 82561		Part 2: Creditors wi	th Nonpriority Unsecured	Claims
Lincol	n, NE 68501	Last 4 digits of account number		-	
		=aat i aigno di account number			

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Debter 4 All 4 L 4 B	Document Fat	ye 20 01 32	
Debtor 1 Albertina Lastine Mason		Case number (if known)	
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
First Progress	Line 4.10 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
P.o. Box 84010		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Columbus, GA 31908			
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Fortiva	Line 4.11 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
Po Box 105555		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Atlanta, GA 30348	Last 4 digits of account number		
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Midland Funding, LLC	Line 4.12 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
320 East Big Beaver		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Troy, MI 48083	Last 4 digits of account number		
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
National Credit Adjusters, LLC	Line 4.13 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
P.o. Box 550		Part 2: Creditors with Nonpriority Unsecured Claims	
Hutchinson, KS 67504	Last 4 digits of account number		
	Edot 1 digito of dooddin Hambol		
Name and Address	On which entry in Part 1 or Part 2	,	
National Credit Systems, Inc.	Line 4.14 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
P.o. Box 312125		Part 2: Creditors with Nonpriority Unsecured Claims	
Atlanta, GA 31131	Last 4 digits of account number		
Name and Address Resurgent Capital Services	On which entry in Part 1 or Part 2 Line 4.17 of (<i>Check one</i>):	· · · · · · · · · · · · · · · · · · ·	
C/o Resurgent Capital Services	Line 4.17 of (Check one).	☐ Part 1: Creditors with Priority Unsecured Claims	
Greenville, SC 29602		Part 2: Creditors with Nonpriority Unsecured Claims	
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you liet the original creditor?	
Selfinc/lead	Line 4.18 of (Check one):	☐ Part 1: Creditors with Priority Unsecured Claims	
901 E. 6th Street		Part 2: Creditors with Nonpriority Unsecured Claims	
Austin, TX 78702		- Fart 2. Creditors with Nonphority Orisecured Claims	
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Velocity Investments, LIc	Line 4.19 of (<i>Check one</i>):	Part 1: Creditors with Priority Unsecured Claims	
1800 Route 34 N	`	■ Part 2: Creditors with Nonpriority Unsecured Claims	
Wall, NJ 07719		— Fait 2. Ordators with Northholity Griscoured Glaims	
	Last 4 digits of account number		
Name and Address	On which entry in Part 1 or Part 2	did you list the original creditor?	
Verizon Wireless	Line 4.20 of (<i>Check one</i>):	☐ Part 1: Creditors with Priority Unsecured Claims	
National Recovery Operations		■ Part 2: Creditors with Nonpriority Unsecured Claims	
Minneapolis, MN 55426		Tart 2. Ordanors with Horiphority Oriseoured Glaims	
	Last 4 digits of account number		

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total	6a.	Domestic support obligations	6a.	\$ 0.00
claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim

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Debtor 1 A	Albertina	Lastine Mason	Case no	umber (if known)	
	6f.	Student loans	6f.	\$	32,429.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	19,222.67
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	51,651.67

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Albertina Lastine	Mason		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		WESTERN DISTRICT (OF TENNESSEE	
Case number				
(if known)				

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Р	erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for	
2.1	Progressive Leasing c/o Bankruptcy Dept. 256 West Data Drive Draper, UT 84020	Personal Property Lease	
2.2	Southern Meadows 6353 High Tide Dr Millington, TN 38053	Residential Lease	

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		Documen	it raye of 01 02		
Fill in thi	s information to identify your	case:			
Debtor 1	Albertina Lastine	Mason			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fi	iling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	WESTERN DISTRICT O	F TENNESSEE		
Case nun	nher				
(if known)					☐ Check if this is an amended filing
Officia	al Form 106H				
	dule H: Your Cod	ebtors			12/15
00110	<u> </u>	Obtolo			12,13
ill it out, our nam		boxes on the left. Attach . Answer every question.	the Additional Page to this p	page. On the top of a	
	ithin the last 8 years, have you na, California, Idaho, Louisiana,				es and territories include
	o. Go to line 3.				
□Y€	es. Did your spouse, former spou	use, or legal equivalent live	with you at the time?		
in lin Form	olumn 1, list all of your codebt le 2 again as a codebtor only i n 106D), Schedule E/F (Official Column 2.	f that person is a guarant	or or cosigner. Make sure yo	u have listed the cre	editor on Schedule D (Official
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		olumn 2: The creditor neck all schedules that	to whom you owe the debt t apply:
3.1	Pauline Williams			Schedule D, line	
	Mother			Schedule E/F, line	
				Schedule G	lni
			Ole	d Hickory Credit U	''''

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	in this information to identify your					ı				
	in this information to identify your obtor 1 Albertina La	astine Mason								
	btor 2 buse, if filing)				_					
Uni	ited States Bankruptcy Court for the	e: WESTERN DISTRIC	T OF TENNESSEE							
	se number nown)		-			☐ A sup	mended fili pplement sl	howing	g postpetition llowing date:	
0	fficial Form 106I					MM /	/ DD/ YYYY	,		
S	chedule I: Your Inc	ome								12/15
spo atta Pa	plying correct information. If you use. If you are separated and you che a separate sheet to this form. It 1: Describe Employment	ur spouse is not filing w	ith you, do not inclu	ıde infor	mati	on about yo	ur spouse	. If mo	re space is	needed,
1.	Fill in your employment information.		Debtor 1			De	ebtor 2 or r	non-fil	ing spouse	
	If you have more than one job, attach a separate page with	Employment status	■ Employed	■ Employed			E mployed			
	information about additional employers.	Occupation	☐ Not employed				Not emplo	yed		
	Include part-time, seasonal, or self-employed work.	Employer's name	Open Arms Car	re Corp						
	Occupation may include student or homemaker, if it applies.	Employer's address	101 Westpark D Brentwood, TN	•	uite	140				
		How long employed t	here?							
Pa	rt 2: Give Details About Mo	nthly Income								
	imate monthly income as of the duse unless you are separated.	late you file this form. If	you have nothing to ι	report for	any	line, write \$0	in the space	ce. Incl	lude your nor	n-filing
	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine the information	on for all	empl	oyers for tha	t person on	the lin	nes below. If y	you need
						For Debtor			otor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	2,88	1.04 \$		N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00 +\$	S	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	2,881.0	04	\$	N/A	

Debt	or 1	Albertina Lastine Mason	_	Case ı	number (if known)		
				For	Debtor 1		ebtor 2 or
	Cor	by line 4 here	4.	\$	2,881.04	\$	iling spouse N/A
_	•				,		
5.	5a.	t all payroll deductions: Tax, Medicare, and Social Security deductions	E o	\$	207.27	\$	NI/A
	5b.	Mandatory contributions for retirement plans	5a. 5b.	\$ 	207.37	\$ 	N/A N/A
	5c.	Voluntary contributions for retirement plans	5c.	\$ 	0.00	\$——	N/A
	5d.	Required repayments of retirement fund loans	5d.	\$_	0.00	\$	N/A
	5e.	Insurance	5e.	\$_	152.69	\$	N/A
	5f.	Domestic support obligations	5f.	\$	0.00	\$	N/A
	5g.	Union dues	5g.	\$	0.00	\$	N/A
	5h.	Other deductions. Specify: Life	5h.+	\$	24.48	+ \$	N/A
		Dental	_	\$	13.43	\$	N/A
		Vision		\$	4.31	\$	N/A
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	402.28	\$	N/A
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,478.76	\$	N/A
8.	List 8a.	t all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	90	\$	0.00	¢	N/A
	8b.	Interest and dividends	8a. 8b.	φ	0.00	\$ \$	N/A N/A
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		-		,	
		settlement, and property settlement.	8c.	\$	0.00	\$	N/A
	8d.	. , .	8d.	\$ \$	0.00	\$	N/A
	8e. 8f.	Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	\$	0.00	\$	N/A
	8g.	Pension or retirement income	8g.	\$	0.00	\$	N/A
	8h.	Other monthly income. Specify: Prorated Tax Refund(total amt:\$3,104.00)	8h.+	\$	258.67	+ \$	N/A
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	258.67	\$	N/A
10.		culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		2,737.43 + \$_		N/A = \$ 2,737.43
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not exify:	depen		•		hedule J. 11. +\$ 0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The reste that amount on the Summary of Schedules and Statistical Summary of Certainlies					12. \$ 2,737.43
13.	Do :	you expect an increase or decrease within the year after you file this form No.	?				Combined monthly income
	П	Yes. Explain:					

Fill	in this information	on to identify yo	ur case:			ĺ			
Deb	otor 1	Albertina Las	stine Mas	son		Ch	eck if	this is:	
Deh	- otor 2							amended filing	ving postpetition chapter
	ouse, if filing)								the following date:
Unit	ed States Bankrup	otcy Court for the:	WESTE	RN DISTRICT OF TEN	NESSEE		MM	1 / DD / YYYY	
Cas	e number								
(If k	nown)								
O	fficial For	m 106J							
	chedule .		Expen	ses					12/1:
Be info	as complete an	nd accurate as re space is nee	possible. eded, atta	If two married people ch another sheet to th					
Par		e Your Housel	hold						
1.	Is this a joint No. Go to li								
			n a separa	ate household?					
	□No								
	☐ Yes	s. Debtor 2 mus	t file Offici	al Form 106J-2, <i>Expens</i>	es for Separate House	ehold of De	ebtor 2	2.	
2.	Do you have	dependents?	□ No						
	Do not list Deb Debtor 2.	otor 1 and	Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto			Dependent's age	Does dependent live with you?
	Do not state th	ne							□ No
	dependents na				Son			17	Yes
									□ No □ Yes
									□ No
									☐ Yes
									□ No
3.	Do your expe	nses include	_	No					☐ Yes
	expenses of p	people other the your depender	nan 🗖	Yes					
		e Your Ongoir							
exp									pter 13 case to report f the form and fill in the
the	lude expenses value of such a ficial Form 106l	assistance and	on-cash (d have inc	government assistance luded it on <i>Schedule I</i>	e if you know : Your Income			Your expe	enses
(0.		,							
4.		home ownersh any rent for the		ses for your residence r lot.	. Include first mortgag	e 4.	\$_		850.00
	If not include	d in line 4:							
	4a. Real est	tate taxes				4a.	\$		0.00
		y, homeowner's				4b.			28.00
		naintenance, re _l wner's associati		ipkeep expenses		4c. 4d.			0.00
5.				our residence, such as l	home equity loans	4a. 5.	_		0.00 0.00

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	Albertina Lastine Mason	Case Hulli	ber (if known)	
. Utiliti	ies.			
. 6a.	Electricity, heat, natural gas	6a.	\$	200.00
	Water, sewer, garbage collection	6b.	\$	0.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	140.00
	Other. Specify:	6d.	·	0.00
	and housekeeping supplies	7.	·	441.00
	care and children's education costs	7. 8.	\$	
-		9.	*	0.00
	ing, laundry, and dry cleaning		\$	45.00
	onal care products and services	10.	\$	25.00
	cal and dental expenses	11.	\$	0.00
	sportation. Include gas, maintenance, bus or train fare. ot include car payments.	12.	\$	110.00
	rtainment, clubs, recreation, newspapers, magazines, and books	13.	·	0.00
	itable contributions and religious donations	14.		0.00
	-	14.	Ψ	0.00
5. Insur a	ance. ot include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	\$	0.00
	Health insurance	15b.	·	0.00
	Vehicle insurance	15c.	· —	220.00
	Other insurance. Specify:	15d.		0.00
	s. Do not include taxes deducted from your pay or included in lines 4 or 20.		Ψ	0.00
Speci		16.	\$	0.00
	Ilment or lease payments:		Ψ	0.00
	Car payments for Vehicle 1	17a.	\$	0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify: Progressive Leasing	17c.	·	140.00
	Other. Specify: Progressive Leasing	17d.	·	0.00
	payments of alimony, maintenance, and support that you did not report as	17u.	Ψ	0.00
	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	r payments you make to support others who do not live with you.		\$	0.00
Speci		19.		
	r real property expenses not included in lines 4 or 5 of this form or on Sche		our Income.	
20a.	Mortgages on other property	20a.		0.00
	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
	Homeowner's association or condominium dues	20e.		0.00
	r: Specify:	21.	· -	0.00
Juliei			- Ψ	0.00
	ulate your monthly expenses			
22a. /	Add lines 4 through 21.		\$	2,199.00
22b. (Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c. <i>F</i>	Add line 22a and 22b. The result is your monthly expenses.		\$	2,199.00
			· —	_,
	ulate your monthly net income.		_	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.		2,737.43
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	2,199.00
_				
23c.	Subtract your monthly expenses from your monthly income.	220	\$	538.43
	The result is your <i>monthly net income</i> .	23c.	Ψ	330.43
	au expect on increase or decrease in value expenses within thett	u file 4h!-	form?	
4 Da	ou expect an increase or decrease in your expenses within the year after yo	u tile this		
	ample, do you expect to finish paying for your car loan within the year or do you expect your	mortagae r	navment to incresso	or decrease because of
For ex	ample, do you expect to finish paying for your car loan within the year or do you expect your cation to the terms of your mortgage?	mortgage p	payment to increase	or decrease because of
For ex	cation to the terms of your mortgage?	mortgage p	payment to increase	or decrease because of

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Fill in this infor	rmation to identify your	case:			
Debtor 1	Albertina Lastine	Mason			
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	WESTERN DISTRICT	OF TENNESSEE		
Case number					
(if known)					7 Check if this is an
					amended filing
Official For		ın Individua	l Debtor's So	chedules	12/15
years, or both. 1	gn Below		in upicy case can result	in fines up to \$250,000, or im	prisonine it for up to 20
Did you pa	ay or agree to pay some	one who is NOT an atto	orney to help you fill out b	bankruptcy forms?	
■ No					
□ Yes.	Name of person			Attach Bankruptcy F	Petition Preparer's Notice,
					gnature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sun	·	ed with this declaration and	
	pertina Lastine Mason	1	X	/D 1 / 0	
	tina Lastine Mason ure of Debtor 1		Signature of	Deptor 2	
Date	3/15/2022		Date		

HII	in this inform	nation to identify you	r casa:				
Dei	otor 1	Albertina Lastine	e Mason Middle Name	Last Name			
	otor 2						
(Spc	ouse if, filing)	First Name	Middle Name	Last Name			
Uni	ted States Ba	nkruptcy Court for the:	WESTERN DISTRICT OF	TENNESSEE			
	se number _				_	theck if this is an mended filing	
Sta Be a	as complete a	of Financial	attach a separate sheet to	re filing together, both are	ankruptcy equally responsible for sup y additional pages, write you		
Pai	-		arital Status and Where You	Lived Before			
1.	What is you	r current marital statu	is?				
	■ Married□ Not mar	ried					
2.	During the last 3 years, have you lived anywhere other than where you live now?						
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	<i>i</i> .		
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there	
3. state					ity property state or territory ico, Texas, Washington and W		
	■ No □ Yes. Ma	ike sure you fill out <i>Scl</i>	hedule H: Your Codebtors (Of	ficial Form 106H).			
Pai	t 2 Explai	n the Sources of You	r Income				
4.	Fill in the tota	al amount of income yo	nployment or from operatin u received from all jobs and a have income that you receive	all businesses, including part-		ndar years?	
	□ No ■ Yes. Fill	in the details.					
			Debtor 1		Debtor 2		
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,236.87	☐ Wages, commissions, bonuses, tips		
			☐ Operating a business		☐ Operating a business		

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Page 38 of 52 Document Case number (if known) Debtor 1 **Albertina Lastine Mason** Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For last calendar year: \$12,574.00 ☐ Wages, commissions, Wages, commissions, (January 1 to December 31, 2021) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business \$30,236.00 For the calendar year before that: ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2020) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 2 Debtor 1 Sources of income Gross income from Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

Creditor's Name and Address

No.

☐ Yes

Go to line 7.

attorney for this bankruptcy case.

Dates of payment

Total amount paid

List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an

Amount you still owe

Was this payment for ...

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Debtor 1 Case number (if known) Albertina Lastine Mason Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No Yes. List all payments to an insider. **Insider's Name and Address** Reason for this payment Dates of payment **Total amount** Amount you still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider **Insider's Name and Address** Dates of payment **Total amount** Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο П Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number 10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. **Creditor Name and Address Describe the Property** Date Value of the property Explain what happened 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount 12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Value Dates you gave

per person

Address:

Person to Whom You Gave the Gift and

the gifts

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14.	Within 2 years before you filed for bankro	uptcy, d	id you give any gifts or contribution	s with a tota	I value of more than	n \$600 to any charity?			
	■ No	■ No							
	Yes. Fill in the details for each gift or co	ontributi	on.						
	Gifts or contributions to charities that t more than \$600	otal	Describe what you contributed		Dates you contributed	Value			
	Charity's Name Address (Number, Street, City, State and ZIP Code	e)							
Par	t 6: List Certain Losses								
	Within 1 year before you filed for bankru	ntov or	singe yeu filed for benjerunter, did y	eu lees enud	hina hoosuss of the	off fire other discotor			
15.	or gambling?	picy or	since you filed for bankruptcy, did y	ou lose anyt	ning because of the	ert, fire, other disaster			
	■ No	■ No.							
	Yes. Fill in the details.								
	Describe the property you lost and	Descril	oe any insurance coverage for the lo	oss	Date of your	Value of property			
	how the loss occurred		the amount that insurance has paid. L ce claims on line 33 of Schedule A/B:		loss	lost			
Par	t 7: List Certain Payments or Transfers			, ,					
-									
16.	Within 1 year before you filed for bankru consulted about seeking bankruptcy or p			behalf pay o	r transfer any prop	erty to anyone you			
	Include any attorneys, bankruptcy petition p			vices required	in your bankruptcy.				
	EL N.								
	No								
	Yes. Fill in the details.								
	Person Who Was Paid Address		Description and value of any propertransferred	erty	Date payment or transfer was	Amount of payment			
	Email or website address		tiansierieu		made	payment			
	Person Who Made the Payment, if Not You								
	Urgent Credit Counsleing, Inc.		\$20.00		03/06/22	\$20.00			
	219 SW Stark St. Suite 100								
	Portland, OR 97204								
	The Sweeney Law Firm, P.C.		\$150.00		03/04/22	\$150.00			
	P.O. Box 341698		*CIN Financial report-\$45.00						
	Memphis, TN 38184		Attorney Fee-\$105.00						
17.	Within 1 year before you filed for bankrup promised to help you deal with your cred				r transfer any prop	erty to anyone who			
	Do not include any payment or transfer that			.					
	_								
	No								
	Yes. Fill in the details.								
	Person Who Was Paid Address		Description and value of any property transferred		Date payment or transfer was made	Amount of payment			
10	Within 2 years before you filed for bankro	unter: -	id you call trade or athemyics trans	ofor only man-	orty to onyone sti	or than property			
10.	transferred in the ordinary course of you			sier any prop	erty to anyone, oth	er than property			
	Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not								
	include gifts and transfers that you have already listed on this statement.								
	No								
	Yes. Fill in the details.		Basedadan and 1	D		Data to a			
	Person Who Received Transfer Address		Description and value of property transferred		any property or received or debts	Date transfer was made			
			p. sporty transferred	paid in ex					
	Person's relationship to you								

Debtor 1 Albertina Lastine Mason

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Debtor 1 Albertina Lastine Mason

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19.	beneficiary? (These are often called asset-protect		y property to a	a seir-settie	a trust or similar device o	or which you are a		
	Yes. Fill in the details.							
	Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transfer was made		
Pai	tt 8: List of Certain Financial Accounts, Instru	uments, Safe Deposit	Boxes, and S	torage Unit	es			
20.	sold, moved, or transferred? Include checking, savings, money market, or o	other financial accour	nts; certificate:	s of deposi		, ,		
	No Yes. Fill in the details.							
	Name of Financial Institution and La	•	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21.	Do you now have, or did you have within 1 year cash, or other valuables?	ar before you filed for	bankruptcy, a	ıny safe de _l	posit box or other deposit	ory for securities,		
	■ No □ Yes. Fill in the details.							
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)			Describe	the contents	Do you still have it?		
22.	Have you stored property in a storage unit or p	place other than your	home within 1	l year befo	re you filed for bankrupto	y?		
	■ No □ Yes. Fill in the details.							
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)		Describe	the contents	Do you still have it?		
Pai	rt 9: Identify Property You Hold or Control for	r Someone Else						
23.	Do you hold or control any property that some for someone.	eone else owns? Inclu	ıde any propeı	rty you bor	rowed from, are storing fo	or, or hold in trust		
	■ No □ Yes. Fill in the details.							
	Owner's Name Address (Number, Street, City, State and ZIP Code)			Describe	the property	Value		
Pai	rt 10: Give Details About Environmental Inform	Description and value of the property transferred made retain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units refore you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, retarnsferred? ng, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage on funds, cooperatives, associations, and other financial institutions. 1 the details. 2 the details. 3 the details. 4 the details. 2 the details. 3 the details. 4 the details. 5 to 1? 5 Address (Number, Street, City, State and ZIP Code) 5 Address (Number, Street, City, State and ZIP Code) 6 Type of account or Date account was Last balance was a count or place other than your home within 1 year before you filed for bankruptcy? 1 the details. 2 percepty You Hold or Control for Someone Else 2 control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust on the details. 2 percepty You Hold or Control for Someone Else 3 control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust on the details. 3 percept (Ity, State and ZIP Code) 4 Where is the property? (Number, Street, City, State and ZIP Code) 2 percept (Ity, State and ZIP Code) 3 percept (Ity, State and ZIP Code) 4 percept (Ity, State and ZIP Code) 4 percept (Ity, State and ZIP Code) 5 percept (Ity, State and ZIP Code) 5 percept (Ity, State and ZIP Code) 6 percept (Ity, State a						
For	the purpose of Part 10, the following definitions	s apply:						
	toxic substances, wastes, or material into the	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material						
	·	s defined under any e		law, wheth	er you now own, operate	, or utilize it or used		
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		as a hazardous	s waste, ha	zardous substance, toxic	substance,		

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Albertina Lastine Mason

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	No							
	Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25. Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or admi	nistrative proceeding under any envir	onmental law? Include settlements a	nd orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	11: Give Details About Your Business or Co	onnections to Any Business						
27.	Within 4 years before you filed for bankruptcy	y, did you own a business or have any	y of the following connections to any	business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting or equity securities of a corporation							
	■ No. None of the above applies. Go to Part 12.							
	Yes. Check all that apply above and fill in							
		Describe the nature of the business	Employer Identification number					
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security n	umber or ITIN.				
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.							
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued						

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Debtor 1 Case number (if known) Albertina Lastine Mason Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Albertina Lastine Mason Signature of Debtor 2 Albertina Lastine Mason Signature of Debtor 1 Date 3/15/2022 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person ______. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$78	administrative fee
+ \$15	trustee surcharge
\$338	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their non-exempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$571 administrative fee \$1,738 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$78	administrative fee
	\$278	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$78	administrative fee
	\$313	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes.

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/forms/bankruptcy-forms

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.uscourts.gov/services-forms/bankruptcy/credit-counseling-and-debtor-education-courses.

In Alabama and North Carolina, go to: http://www.uscourts.gov/services-forms/bankruptcy/cre dit-counseling-and-debtor-education-courses.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 22-20990 Doc 1 Filed 03/16/22 Entered 03/16/22 12:14:04 Desc Main Document Page 48 of 52

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Western District of Tennessee

In re	Albertina Lastine Mason		Case N	0.			
		Debtor(s)	Chapte	r 13			
	DISCLOSURE OF COMPENSA	ATION OF ATTO	RNEY FOR	DEBTOR(S)			
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or	f the petition in bankruptc	y, or agreed to be p	aid to me, for services rende	ered or to		
	For legal services, I have agreed to accept		s	3,800.00			
	Prior to the filing of this statement I have received		\$	105.00			
	Balance Due		\$ <u></u>	3,695.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4.	■ I have not agreed to share the above-disclosed compensation	ation with any other perso	n unless they are m	embers and associates of m	y law firm.		
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				firm. A		
5.	In return for the above-disclosed fee, I have agreed to render	r legal service for all aspe	cts of the bankrupto	ey case, including:			
1	 a. Analysis of the debtor's financial situation, and rendering b. Preparation and filing of any petition, schedules, stateme c. Representation of the debtor at the meeting of creditors a d. [Other provisions as needed] Negotiations with secured creditors to redure affirmation agreements and applications a 522(f)(2)(A) for avoidance of liens on house 	nt of affairs and plan which and confirmation hearing, ace to market value; ea as needed; preparatio	ch may be required and any adjourned xemption planni	nearings thereof;	ng of		
6.	By agreement with the debtor(s), the above-disclosed fee doo Representation of the Debtor(s): in any disc or any other adversary proceeding in cases motion filed under any chapter for relief;	chargeability actions;	judicial lien avoi				
	Representation of the Debtor(s) in any contested matters involving a Redemption under 11 U.S.C. 722;						
	The amount of fee agreed to be paid for suc post-petition earnings of borrowing(s) of the	ch additional services e debtor(s).	involving redem	ption to be paid shall b	e the		
	C	CERTIFICATION					
	I certify that the foregoing is a complete statement of any agrankruptcy proceeding.	reement or arrangement f	or payment to me for	or representation of the debt	or(s) in		
3	3/15/2022	/s/ B. David Swe	eeney				
\overline{D}	Date	B. David Sween	ey 012821		_		
		Signature of Attori The Sweeney L					
		P.O. Box 34169	8				
		Memphis, TN 38		•			
		901-523-2323 F david@sweene	ax: 901-202-470	I			
		Name of law firm	,.a., po., ooi ii		_		

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United States Bankruptcy Court Western District of Tennessee

In re Albertina	a Lastine Mason	Debtor(s)	Case No. Chapter	13	
	VERIFICA	ΓΙΟΝ OF CREDITOR	MATRIX		
The above-named	Debtor hereby verifies that the att	tached list of creditors is true and c	orrect to the best	of his/her knowledge.	
Date: 3/15/202	2	/s/ Albertina Lastine Mason Albertina Lastine Mason			

Signature of Debtor

Advance Financial 100 Oceanside Dr. Nashville, TN 37204

AT&T Mobility P.O. Box 6416 Carol Stream, IL 60197-6416

Best Buy P.O. Box 5238 Carol Stream, IL 60197

Cashnet USA 175 West Jackson Suite 1000 Chicago, IL 60604

Citibank Attn: Bankruptcy P.O. Box 790034 St Louis, MO 63179

Citibank Po Box 6217 Sioux Falls, SD 57117

Credence Resource Management, LLC Attn: Bankruptcy 4222 Trinity Mills Road Suite 260 Dallas, TX 75287

Credence Resource Management, LLC 4222 Trinity Mills Suite 260 Dallas, TX 75287

Department of Education/Nelnet Attn: Bankruptcy Po Box 82561 Lincoln, NE 68501

Department of Education/Nelnet Po Box 82561 Lincoln, NE 68501

First Progress Attn: Bankruptcy Po Box 9053 Johnson City, TN 37615

First Progress
P.o. Box 84010
Columbus, GA 31908

Fortiva Attn: Bankruptcy Po Box 105555 Atlanta, GA 30348

Fortiva Po Box 105555 Atlanta, GA 30348

Midland Funding, LLC Attn: Bankruptcy Po Box 939069 San Diego, CA 92193

Midland Funding, LLC 320 East Big Beaver Troy, MI 48083

National Credit Adjusters, LLC 327 West 4th Avenue Po Box 3023 Hutchinson, KS 67504

National Credit Adjusters, LLC P.o. Box 550 Hutchinson, KS 67504

National Credit Systems, Inc. Attn: Bankruptcy Po Box 312125 Atlanta, GA 31131

National Credit Systems, Inc. P.o. Box 312125 Atlanta, GA 31131

Old Hickory Credit Uni Po Box 140478 Nashville, TN 37214

Pbcapigrp 455 Center Rd West Seneca, NY 14224

Progressive Leasing c/o Bankruptcy Dept. 256 West Data Drive Draper, UT 84020

Resurgent Capital Services Attn: Bankruptcy Po Box 10497 Greenville, SC 29603 Resurgent Capital Services C/o Resurgent Capital Services Greenville, SC 29602

Selfinc/lead Attn: Bankruptcy 515 Congress Avenue #2200 Austin, TX 78701

Selfinc/lead 901 E. 6th Street Austin, TX 78702

Southern Meadows 6353 High Tide Dr Millington, TN 38053

Velocity Investments, Llc Attn: Bankruptcy 1800 Route 34n, Suite 305 Wall, NJ 07719

Velocity Investments, Llc 1800 Route 34 N Wall, NJ 07719

Verizon Wireless Attn: Bankruptcy 500 Technology Dr, Ste 599 Weldon Springs, MO 63304

Verizon Wireless National Recovery Operations Minneapolis, MN 55426

World Finance Company Po Box 6429 Greenville, SC 29607